

THE UNITED STATES PATENT AND TRADEMARK OFFICE

Mail Stop Patent Application  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

In re application of: Kermit D. Lopez, et al.

For: PROCESSING NEGOTIABLE ECONOMIC CREDITS THROUGH ELECTRONIC HAND HELD  
DEVICES

Attorney Docket Number: 1000-1307

**DECLARATION & POWER OF ATTORNEY**

As a below named inventor, I hereby declare that:

1. My residence, post office address, and citizenship are as stated below next to my name.
2. I believe that I am the true and original inventor of the subject matter that is claimed and for which a patent is sought on the invention entitled:

***PROCESSING NEGOTIABLE ECONOMIC CREDITS THROUGH ELECTRONIC  
HAND HELD DEVICES***

3. I have reviewed and understand the contents of the above-identified specification, including the claims.
4. I acknowledge the duty to disclose information, which is material to the patentability of this application as defined by Title 37, Code of Federal Regulations, § 1.56.
5. This patent application is a divisional application of co-pending prior patent application Serial No. 09/684,737 filed on October 6, 2000, the disclosure of which is incorporated herein by reference.
6. I hereby appoint Kris T. Fredrick, Luis M. Ortiz and Kermit D. Lopez, patent attorneys registered and recognized before the United States Patent and Trademark Office as follows:

Luis M. Ortiz, Registration. No. 36,230  
Kermit D. Lopez, Registration. No. 41,953

Luis M. Ortiz and/or Kermit D. Lopez will prosecute this patent application and transact all business in the United States Patent and Trademark Office connected

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therewith, and to file and prosecute any international patent application filed thereon before any international authorities under the Patent Cooperation Treaty.

Send correspondence to:

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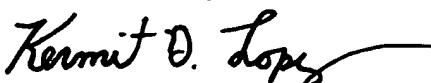
Attorney Docket No. 1000-1307

6. I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

Full name of 1<sup>st</sup> Joint Inventor:

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